

21.34 Property and casualty insurance, underwriting results in Canada, 1977 and 1978 with totals for 1973-78 (million dollars) (concluded)

Year and registered companies	Underwriting revenue	Claims ¹ incurred	Expenses incurred	Dividends to policyholders	Underwriting income
1978					
Canadian ²					
Property and casualty A and S branches ²	2,530.4	1,668.7	865.5	17.4	-21.2
British	398.5	237.1	137.5	58.2	-63.4
Foreign					
Property and casualty A and S branches ²	1,041.2	650.2	338.7	12.7	+39.6
	298.8	207.0	66.6	16.4	+8.8
Total, 1978	5,102.4	3,490.4	1,519.6	104.7	-12.3
1977	4,878.9	3,318.8	1,479.5	112.8	-32.2
1976	4,090.4	2,825.7	1,273.0	73.5	-81.3
1975	3,302.0	2,385.5	1,029.4	47.4	-160.3
1974	2,743.2	2,118.5	874.2	40.2	-289.7
1973	2,460.1	1,804.2	772.8	31.8	-148.7

¹Includes adjustment expenses.²Excludes transactions out of Canada.³Accident and sickness branches of life insurance companies.
21.35 Fire losses¹, by type of property and cause of fire, 1977 and 1978

Type of property and reported cause of fire	1977		1978	
	Fires reported	Property loss \$'000	Fires reported	Property loss \$'000
Type of property				
Residential	36,513	220,005	37,133	249,152
Mercantile	2,525	59,493	2,645	70,264
Farm	2,085	26,885	1,646	28,783
Manufacturing	1,821	69,150	2,062	87,010
Institutional and assembly	3,018	72,843	3,067	84,908
Miscellaneous	28,081	123,289	28,739	134,805
Total	74,043	571,665	75,292	654,922
Reported cause				
Smokers' carelessness (including matches)	12,680	53,007	10,807	51,639
Stoves, furnaces, boilers and smoke pipes	6,234	41,766	5,877	47,852
Electrical wiring and appliances	15,532	114,474	15,834	119,691
Defective and overheated chimneys and flues	482	2,545	640	2,903
Hot ashes, coals and open fires	1,621	12,238	4,975	53,497
Petroleum and its products	2,800	18,239	3,760	27,389
Lights, other than electric	205	552	225	1,308
Lightning	893	6,129	530	4,735
Sparks on roofs	28	90	309	2,087
Exposure fires	2,300	22,184	1,693	19,617
Spontaneous ignition	700	5,444	737	10,986
Incendiarism	8,957	99,383	9,100	113,347
Miscellaneous known causes (explosions, fireworks, friction, hot grease or metal, steam or hot water pipes)	6,923	43,888	11,316	50,598
Unknown	14,688	151,727	9,489	149,273

¹Excludes forest fires.
21.36 Fire losses¹, by province, 1975-78

Province or territory	Property loss		1977			1978		
	1975 \$'000	1976 \$'000	Fires reported	Property loss \$'000	Loss per capita \$	Fires reported	Property loss \$'000	Loss per capita \$
Newfoundland	15,835	7,658	711	9,958	17.59	732	12,552	21.93
Prince Edward Island	2,356	3,436	584	2,895	23.90	596	2,145	17.54
Nova Scotia	14,196	13,162	1,944	11,839	14.13	2,274	15,307	18.11
New Brunswick	19,620	15,443	1,142	24,055	34.83	1,411	16,427	23.49
Quebec	130,175	158,042	17,873	173,854	27.70	19,388	226,386	35.99
Ontario	131,552	143,102	24,610	156,677	18.67	25,190	182,201	21.49
Manitoba	22,177	28,578	6,754	23,992	23.31	5,672	26,019	25.26
Saskatchewan	21,729	13,392	3,092	18,475	19.62	2,650	18,126	19.03
Alberta	32,864	40,792	9,544	69,020	35.99	9,629	66,484	33.48
British Columbia	69,392	77,567	7,523	78,746	31.42	7,441	81,596	31.93
Yukon	1,563	648	95	813	38.01	148	1,310	60.11
Northwest Territories	2,354	2,073	171	1,341	30.68	161	6,366	147.71
Canada	463,813	503,893	74,043	571,665	24.57	75,292	654,922	27.89

¹Excludes forest fires.